THE EFFECT OF INDONESIAN E-MARKETPLACE REPUTATION ON CUSTOMER TRUST IN ONLINE SHOPPING

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ABSTRACT

E-Marketplace is growing rapidly in Indonesia, and what is the problem of E-Marketplace, when is the level of customer confidence, both in marketplace services and the quality of sellers. This study aims to determine The Effect of Indonesian E-Marketplace Reputation on Customer Trust in Online Shopping. The method used in this research is analyzing Indonesian E-Marketplace reputation data by using the SmartPLS 3.0 application. The results of this research showed the positive significant effect of group reference and e-marketplace reputation on trust and the trust factor give positive significant effect to relationship commitment of customer to the seller. The results of the study can be applied to the E-Marketplace to enhance the reputation of E-Marketplace companies in Indonesia.

Keywords: *E-Marketplace, Reference, Trust in Online Shopping, Online, Customers.*

1.   INTRODUCTION

The paradigm shift that develops due to changes As time passes, technology has been developing rapidly. The Internet is one of the most effective and efficient means of information dissemination. It has given a tremendous impact on business. By using this technology, anyone is able to run business anywhere and anytime. Transactions can be made through the Internet, one of which is online transaction at E-Marketplace that has been growing fast in Indonesia today.

Compared to the conventional business, the use of this technology allows sellers to reach a wider market. Not only sellers, buyers can also feel the benefit of making use of the Internet in which users can save their time and energy because any purchase is made online.

Online transaction though the Internet is limitless. In addition, any information needed by customers is displayed with ease by virtue of the Internet. Moreover, the Internet allows sellers to advertise their products easier and obtain a lot of information they require to keep ahead business competition.

Electronic Marketplace (E-Marketplace) is a virtual market where buyers and sellers meet to make transactions [1]. The function of E-

Marketplace is similar to that of traditional market. The only distinction is that E-Marketplace is computerized by using a network in order to support a market so that it will be efficient in providing updated information and service to different buyers and sellers as depicted in the following figure:

Figure 1. E-Marketplace Scheme [1]

E-Commerce industry is increasingly developed in Indonesia [2]. Statista research institute estimates

that the retail sales value of this industry in Indonesia is approximately 7 billion USD in 2017, and it's projected to double in the next four years. We can easily find many digital platforms that facilitate online shopping by providing ease of use for their users, in terms of practicality, security, speed, and discounts as reflected by their promotion strategies.

As a result, buyers are confident to change from conventional to online transaction method. To respond to this phenomenon of preference shift, it is important and interesting to understand digital market demographics in Indonesia.

According to Priceza, a shopping search engine and price comparison platform, there are five major cities in Indonesia that have become the main source of *traffic* to various online shops. Those cities include Jakarta, Surabaya, Medan, Bandung, and Makassar.

Three interesting points that are interconnected include: composition, consistency, and population. In three consecutive years, the composition of the cities being the traffic source remains the same. They are Jakarta, Surabaya, Medan, Bandung, and Makassar. Those cities are consistently in the same position based on that order. There was an exception in 2016 when Bandung replaced Medan in the third position with a very slight difference.

Lastly, it is likewise interesting to note that the order of those cities mirrors their ranks in terms of population. The following figure sums up five major cities in Indonesia. The population of those cities is in line with the ranks in terms of the number of online shoppers.
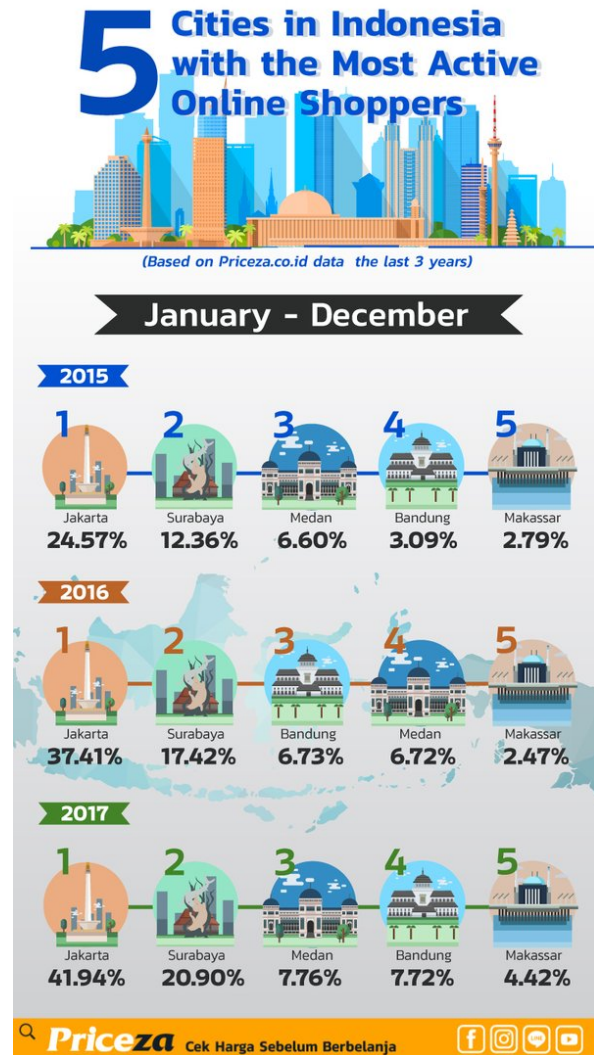

Figure 2. The Population of Online Shop Cities [2]

This shows that the Internet penetration in big cities in Indonesia is quite high and evenly spread. Based on Indonesian Internet Service Providers Association (APJII), Internet penetration in the urban area has reached 72,4% in 2017. Interestingly, there is an increasing trend from year to year in those five cities. In 2015, their contribution was less than 50% of the total traffic. In 2017, on the contrary, the condition changed drastically, with more than 80% of the traffic was from the biggest cities in Indonesia [2].

E-Marketplace has existed since 1999, with KASKUS as the first website created in Indonesia and is well-known for its online transaction and discussion forum. However, in the course of time, business people has started to get involved in E-

Marketplace causing KASKUS to be left by buyers and sellers who switch to such real E-Marketplaces as Tokopedia, Bukalapak, Blibli, Lazada, Shopee.

Inevitably, with the increasing number of E-Marketplace currently, the buyers can easily start their online business in numerous E-Marketplaces because it is time saving and free of charge. E-Marketplaces compete to create interesting features so as to make customers and sellers enjoy convenient and easy transactions. However, due to E-Marketplace rapid development and competitive situation, the negative sides that jeopardize E-Markeplace reputation, such as online shopping scams when using that digital service, have emerged.

Digital Trust Index, a part of Fraud Management Insights 2017 issued recently by Experian and IDC [3], a prominent advisory and ICT basic research firm, reveals that a high rate of scams in Asia Pacific is really obvious. Indonesia is on the 10th position with the average value of 1,8. Nevertheless, Indonesian customers have higher tolerance to scams compared to those of other Asia Pacific countries.

Table 1. The Average Value of Total DTI in Three Sectors: Financial Services, Telecommunication, and Retails. The ranking is rounded to tenths.

Rank	Countries	The Value of Digital Index of Trust
1	New Zealand	4.2
2	Japan	4.1
3	Australia	3.8
4	India	3.3
5	China	2.8
6	Vietnam	2.5
7	Hong Kong	2.5
8	Thailand	2.3
9	Singapore	2.3
10	Indonesia	1.8

Moreover, customers automatically prefer an E-Marketplace which gives such interesting offers as cash back or free shipping. They often ignore the E-Marketplace reputation. Customer trust is also influenced by the word of mouth or recommendations from other people. On the other hand, some customers prefer branded products to beneficial offers.

This situation is definitely related to the relationship commitment between sellers and buyers that has the possibility of jeopardizing the reputation of E-Marketplace. The following is the figure describing the hypothesis of E-Marketplace which will be conducted in this research:
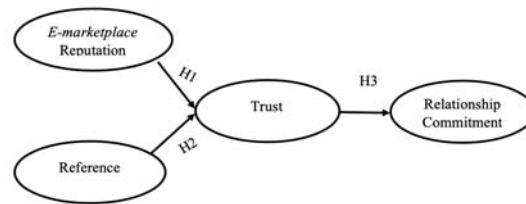

Figure 3. Research Model [4]

Basically, the corporate reputation is the main indicators in organization [5]. The organization need to maintain the loyalty of customer and we can create long term relationship between buyer and seller [6]. The relationship is very important by making the customer trust to organization [7]. The e-commerce organization need to maintain trust as an important aspect [8,9].

The purchase intention of online shopping is tight related with the some aspects, e.g. financial, privacy, convenience and trust [10]. We can see from the several research that the trust and culture is the most important aspects that effecting of consumer behaviour [11,12].

Thus in this research, the researcher conducts a research to figure out the customer responses when shopping in E-Marketplace. Questionnaires are distributed via Google Form. The questionnaire whose questions are arranged will be disseminated via social media, such as Whatsapp, Facebook, Instagram, dan Line. The respondents include university students in Jakarta. The purpose of this research is to identify success factors of e-marketplace in Indonesia. The results of this research can give the recommendation for sellers in e-commerce to implement success factors to increase online sales. The model of this research is suitable with the current situation in e-marketplace at Indonesia. This model already validated by Indonesia e-commerce experts.

Based on the research background, the researcher is interested in conducting research on "The Effect of Indonesian E-Marketplace Reputation on Customer Trust in Online Shopping."

The objectives of the research are:
1. To identify the effect of E-Marketplace reputation on customer trust.
2. To identify the effect of group reference on customer trust in online shopping.
3. To identify the effect of customer trust on relationship commitment.

2. METHOD

The followings are the methods applied in this research:

a. Data Collection Method
   The method applied is based on the following sources:
   - Primary Source
     The questions are arranged and spread by using Google Form application. The questionnaire is then disseminated to the respondents via social media such as Line, Instagram, Whatsapp, dan Facebook.
   - Secondary Data
     Data and information are collected by searching for reference in books, journals, articles, and scientific writings in order to complete and support the writing of this research.

b. Data Processing and Analysis Method
   Descriptive data analysis is conducted by using Smart PLS 3.0 program. Variable data processing is carried out by using SEM-PLS analysis which includes Partial Least Square (PLS) dan Structural Equation Modeling *(*SEM) models.

In this research, the researcher uses nonprobability sampling technique which includes purposive and snowball sampling. These techniques are suitable to be applied in this research because the researcher looks for respondents who understand E-Marketplace, such as E-Marketplace users who often shop online. Moreover, the use of snowball sampling allows respondents to ask more and more people from among their acquaintances who understand E-Marketplace to participate.

The sample calculation in unknown population is done by using the theory from Maholtra. The number of population samples is obtained from the result of the number of indicators multiplied by five. In this research, there are 17 indicators derived from 4 variables. Therefore, 17 multiplied by 5 results in 85 samples to be taken. There are 199 samples, that meet the criteria in this research. The samples taken are from among the researcher's acquaintances who have smartphones and understand the development of E-Marketplace in Indonesia.

3. RESULTS AND DISCUSSION

To test the hypotheses, Partial Least Square (PLS) is applied. PLS is a powerful analysis method since it does not assume the data on certain scale and small number of samples can still be used. PLS is also suitable to obtain latent variable value for predictive purposes. This research applies variance-based PLS-Structural Equation Modelling (SEM). The tool used is SmartPLS 3.0 application. There are 176 respondent data that have been collected. The structural model in this research can be described in the figure below:
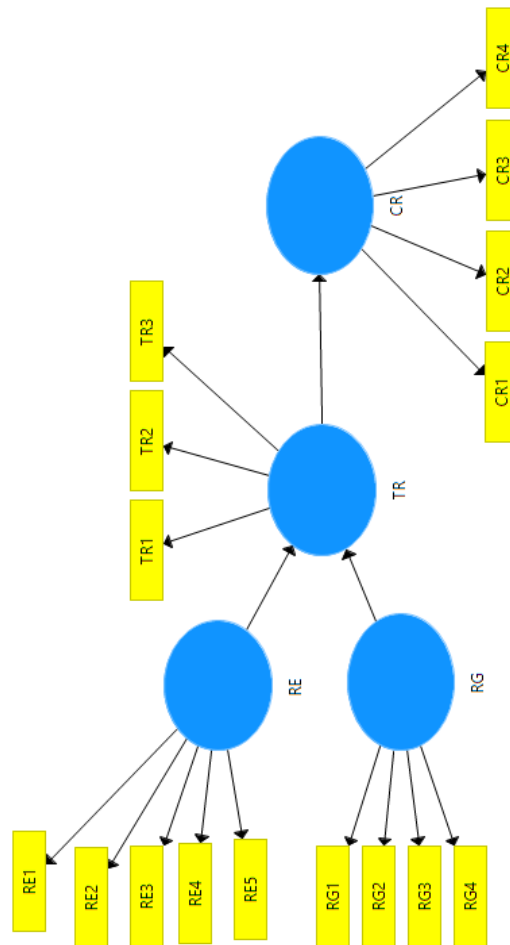

Figure 1. Partial Diagram
Source: The Result of Research Data Processing, 2019

The followings are the operational variables used in this research:

Table 2. Operational Variable

Variables	Indicators	Statements	Scales	Codes
Reputation of E-Marketplace (RE)	Customer Orientation	The availability of ideas in a company to meet customers' needs.	Likert	RE1
Reputation of E-Marketplace (RE)	Good Employer	To make customers see the reputation of the company through its competent employees.	Likert	RE2
Reputation of E-Marketplace (RE)	Reliable and Financially Strong Company	To relate customers with the hope that the company wisely uses its finance so as to build customer trust in making transaction in the company.	Likert	RE3
Reputation of E-Marketplace (RE)	Product and Service quality	The quality of service products provided by the company in terms of value and innovation.	Likert	RE4
Reputation of E-Marketplace (RE)	Social and environmental responsibility	Customers believe that the company plays a positive role in the society in general.	Likert	RE5
Group Reference (Word Of Mouth) (RG)	Talkers	A group of people who have enthusiasm and relationship to deliver the message to their acquaintances based on personal interest.	Likert	RG1
Group Reference (Word Of Mouth) (RG)	Topics (Latifah, 2018)	A person recommends a product to their acquaintances which includes special offers, discounts, or new products, and the recommendation is delivered by using topics that are simple and easy to understand.	Likert	RG2
Group Reference (Word Of Mouth) (RG)	Tools	The tools needed to facilitate customers to recommend products, such as samples, coupons, or brochures.	Likert	RG3
Group Reference (Word Of Mouth) (RG)	Taking part	The participation of other people are needed so that the word of mouth can be sustainably	Likert	RG4

		conducted by the company involved in the conversations aimed to ensure customers regarding products and services.						based on facts and telling them which has good or bad quality.		
Group Reference (Word Of Mouth) (RG)	Tracking (Latifah, 2018)	The actions done by the company to supervise the word of mouth process in order to avoid negative topics.	Like rt	RG 5		Relationship Commitment (CR)	Repeat	Refers to sellers' and buyers' attitude and willingness to keep making transactions in E-Marketplace.	Like rt	CR 1
Trust (TR)	Ability	Sellers' ability to serve, provide, and secure transactions from the interference of other parties in order that consumers get safety and satisfaction guarantee from sellers.	Like rt	TR1		Relationship Commitment (CR)	Decision	I decide to keep on shopping in a store which has a good loyalty.	Like rt	CR 2
Trust (TR)	Benevolence	How mutual satisfaction is created between sellers and their customers.	Like rt	TR2		Relationship Commitment (CR)	Commitment	A condition where a person makes an agreement (attachment), both with themselves and other people which is reflected in certain behavior acted voluntarily or by force.	Like rt	CR 3
Trust (TR)	Integrity	How sellers treat consumers in giving information	Like rt	TR3		Relationship Commitment (CR)	Respect	I will not cause troubles and will respect the store.	Like rt	CR 4

Source: The Researcher, 2019

Hypothesis Testing with All Respondents

A hypothesis testing is based on the value contained in the structural model analysis (often referred to as inner model). The hypothesis testing is started by bootstrapping the data which is useful to minimize the problem of research data anomalies. In this research, the data is bootstrapped into 500 subsamples. Below is the research model after bootstrapping is conducted from PLS analysis:
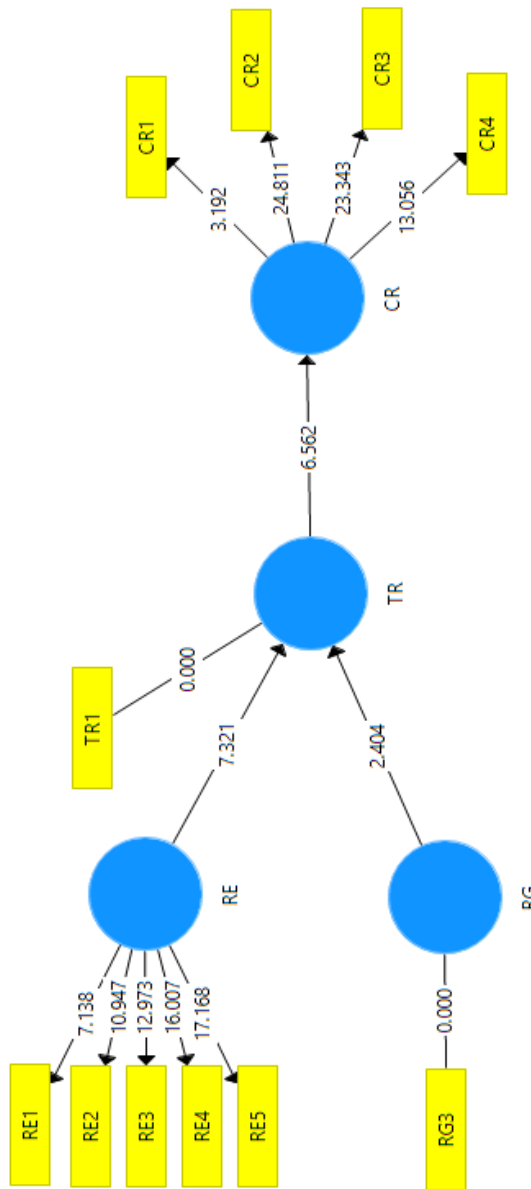
After bootstrapping, the path coefficient results are obtained from the t value and the standardized path coefficient value. The limits of hypothesis testing include: The loading factor of t value is greater than 1.96, and the P value (standardized path coefficient) is more than 0.05.

Table 3. Path Coefficient (Mean, STDEV, T-VALUES)

Mean, STDEV, T-Values, P-Values	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
RE -> TR	0.460	0.474	0.063	7.321	0.000
RG -> TR	0.168	0.167	0.070	2.404	0.017
TR -> CR	0.414	0.422	0.063	6.562	0.000

Source: The Result of Research Data Processing, 2019

Figure 5. The Output of Partial Least Square Bootstrapping
Source*: The Result of Research Data Processing, 2019*

Table 4. Total Indirect Effects

Mean, STDEV, T-Values, P-Values	Original Sample Sample	Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
RE→CR	0.190	0.201	0.044	4.333	0.000
RE→TR					
RG→CR	0.070	0.071	0.033	2.124	0.034
RG→TR					
TR→CR					

Source: The Result of Research Data Processing, 2019

1st Hypothesis Testing (The Effect of E-Marketplace Reputation on Customer Trust) with All Respondents

HO= There is no significant effect between E-Marketplace reputation and customer trust in online shopping.

Ha= There is a significant effect between E-Marketplace reputation and customer trust in online shopping.

The sample original value of 0.372 with a T-Statistic value of 5.019. This value is greater than the t-table value (1.96). This shows that the reputation of E-Marketplace has a positive and significant effect on customer trust in online shopping. Therefore, the conclusion of this first hypothesis testing is that Ho is rejected, and so the first hypothesis is accepted.

2nd Hypothesis Testing (The Effect of Group Reference on Customer Trust) with All Respondents

Ho= There is no significant effect of group reference on customer trust in online shopping.

Ha= There is a significant effect of group reference on customer trust in onlin shopping.

The sample original value is 0.37 with a T-Statistic value of 5.374. This value is greater than the t-table value (1.96). This shows that the group reference has a significant effect on customer trust in online shopping. Therefore, the image of the group reference has a positive and significant effect on customer trust. It is concluded in this second hypothesis testing that Ho is rejected, and so the second hypothesis is accepted.

3rd Hypothesis Testing (The Effect of Customer Trust on Relationship Commitment) with All Respondents

Ho= There is no significant effect of customer trust on relationship commitment.

Ha= There is a significant effect of customer trust on relationship commitment.

Based on the results of the analysis, the sample original value is 0.599 with a T-Statistic value of 12.800. This value is greater than the t-table value (1.96). This shows that customer trust has a significant effect on relationship commitment. Therefore, customer trust has a positive and significant effect on relationship commitment. The conclusion drawn in this third hypothesis testing is that Ho is rejected, and so the third hypothesis is accepted.

The Results of Hypothesis Testing with All Respondents

The following is the conclusion of hypothesis testing that has been conducted and is outlined in a table:

Table 5. The Results of Hypothesis Testing with All Respondents

Hypothesis	Variable Correlation	Original sample	*T-Statistic*	Symbol	T-Table	Conclusion
1	E-Marketplace Reputation→ Customer Trust	0.460	7.321	>	1.96	Has a significant effect
2	Group Reference → Customer Trust	0.168	2.404	>	1.96	Has a significant effect
3	Customer Trust→ Relationship Commitment	0.414	6.562	>	1.96	Has a significant effect

Source: The Result of Research Data Processing, 2019

Based on the table above, it can be seen that the *T-Statistic* values are greater the T-Table values. Thus, it can be concluded that all variables have significant effects.

The Interpretation of Hypothesis Testing

The previous research discussed on trust and distrust in e-commerce for several websites not in Indonesia [13-15]. This other research in Indonesia focus on analysis the buyers experience for conducting online purchase [16]. but the novelty points of this research is the model of this research is focus on success factors of e-marketplace in Indonesia in trust dimensions.

In this research, tests are carried out to determine the correlation between each indicator of the existing variables. The tests are conducted by using the overall 176 respondent data. The aim is to find out whether there is an effect between each variable through the existing indicators.

From 176 respondent data, there are 110 male and 74 female respondents. Indonesia has the largest number of social media users. Based on the existing survey, the number of social media users in this country has reached 88 million and the new user penetration rate is 29 percent. From this research, it is known that the majority of social media users are between 18-35 years old. They can be categorized as people in their late adolescence and early adulthood. Since the questionnaire is distributed directly and through social media, the respondents are expected to have social media. People who are likely to have social media are between 18-35 years of age. It indicates that social media is a very effective marketing tool for people in the category of late adolescence to late adulthood because the majority of people of that age undoubtedly have social media. Therefore, they can see how marketing is carried out in social media, and they can take part in the dissemination of information in social media.

It has also been investigated that the platform preferred by most respondents is mobile app. Therefore, companies should pay more attention to the user interface and user experience on the mobile app display. It is necessary to add certain features that are favored by respondents in the mobile app. By improving and adding features in the mobile app, it is hoped that the platform's reputation can be enhanced. Based on the existing data, 98 respondents prefer platform's reputation. Respondents certainly wish for an interesting E-Marketplace platform and an easy process. It is expected that E-Marketplace companies pay more attention to their E-Marketplace display on the mobile app because most respondents will choose the application over websites.

This research also intends to figure out the first thing considered by respondents when they want to buy an item in E-Marketplace. Based on the data, the first thing considered by respondents is the price of the product. It is therefore necessary for seller to put price tags because the more various price displayed in the store, the more customers will be attracted to shop at the E-Marketplace.

However, there are some obstacles often faced by the respondents when shopping at the E-Marketplace. Most respondents often deal with sellers' slow responses in responding to chats or buyers. Based on the data, it can be seen that the current E-Marketplace companies are expected to pay more attention to sellers in terms of their response. When sellers are not very responsive, companies can reduce the stores' points or even ban them. By doing so, it is hoped that companies can further increase the number of buyers who want to shop because it reduces the problem of sellers' slow responses.

Finally, in order to complete the data for this research, the payment method mostly used by customers is Virtual Account Bank. There are no problems in terms of payment in E-Marketplace since customers already use Virtual Account Bank to make payments.

Based on the existing descriptive data, this research focuses on 4 variables. After conducting

various tests, it is revealed that there is a difference in terms of the effects of overall data due to gender. From the overall 176 hypothesis data, it is evidenced that the reputation of E-Marketplace and group reference have effects on customer trust. It is also proven that customer trust has an effect on relationship commitment. The variable of E-Marketplace reputation has a very significant indicator that is RE5 (social and environmental responsibility). It means that the respondents are more interested in shopping in an E-Marketplace which already has a good image among society in general. The second significant indicator is RE3 (reliable and financially strong company) where respondents also pay attention to the E-Marketplace which wisely manage its finance. Thus, respondents are not hesitant to make transactions in that E-Marketplace.

The most significant indicator in group reference variable is RG3 (tools) where most respondents prefer E-Marketplace recommended by their acquaintances in order to purchase similar items in the *E-Marketplace*. One way to recommend a product is by bringing the sample that has been purchased and showing it to the acquaintance who is about to buy similar product. The second significant indicator is RG4 (taking part) in which respondents prefer friends' recommendations to the reviews made by the stores. Group reference can be described in such example: A person who has received a product he/she has bought is willing to make a review in social media or in the store which sells the product, as well as making a video which is then uploaded to YouTube.

In trust variable, the most significant indicator is TR1 (ability) which refers to sellers' ability to serve, provide, and secure transactions from the interference of other parties in order that customers get safety and satisfaction guarantees from sellers. Thus, respondents can communicate easily and conveniently with sellers.

In the relationship commitment variable, the most significant indicator is CR3 (commitment) which refers to a condition where a person makes an agreement (attachment), both with themselves and other people which is reflected in certain behavior acted voluntarily or by force. Thus, the agreement (attachment) with the store or service of E-Marketplace companies allows sellers and buyers to make an agreement which benefits both parties.

Based on the results of this study, the reputation of E-Marketplace and reference group are very influential on customer trust so that they continue to shop online. It will better for E-Marketplace to

focus on improving the mobile app platform, enhancing and adding features, and properly managing the company finances. As a result, customer trust on the E-Marketplace will be increasing.

In addition, group reference also has an effect on customer trust in online shopping. Recommendation can be given, for examples, by giving review on the purchased product in the store, or via such social media as Whatsapp, Facebook, Line, and Instagram by persuading friends to buy similar items. YouTube can also be used to give review on the product that has been purchased. Below is a table describing some features in E-Marketplace website platform. It is important for a company to pay more attention to these features in order to build cutomer trust in online shopping.

Table 6. E-Marketplace Features

E-Marketplace Features	Tokopedia	Lazada	Shopee	Blibli	Bukalapak
Product Search Column	Yes	Yes	Yes	Yes	Yes
Shopping Category	Yes	Yes	Yes	Yes	Yes
Shopping Cart	Yes	Yes	Yes	Yes	Yes
Product Description	Yes	Yes	Yes	Yes	Yes
Product Review	Yes	Yes	Yes	Yes	Yes
Product Review with Photos	Yes	No	Yes	No	Yes
Estimate Shipping Cost	Yes	Yes	Yes	Yes	Yes
Product Discussion	Yes	Yes	No	Yes	No
Product Filter	Yes	Yes	Yes	Yes	Yes
Seller's Last Login Information	Yes	No	Yes	No	Yes

Seller's Location Information	Yes	Yes	No	Yes	Yes
Seller's Chat Performance Information	Yes	Yes	Yes	Yes	Yes
Seller's Profile	Yes	Yes	Yes	No	Yes
Share Shops to Social Media (Facebook, Twitter, Instagram, etc)	Yes	Yes	No	Yes	Yes
Buy Products without Signing Up	No	No	No	No	Yes
Cash On Delivery (COD)	Yes	Yes	Yes	No	No

Source: The Result of Research Data Processing, 2019

The research results obtained from consumers, they prefer to use E-Marketplace on the mobile app platform. From the E-Marketplace, the average majority of respondents prefer to look at product price variants from the E-Marketplace and to overcome the E-Marketplace, a problem that is often faced by respondents is the response of sellers in the E-Marketplace which is still slow. while for payment problems respondents prefer to use Bank Virtual Accounts and this is not a serious problem for the E-Marketplace because on the average currently the E-Marketplace has provided a type of Bank Virtual Account payment.

4. CONCLUSION

In this study, the researcher intends to examine whether the reputation of E-Marketplace and group reference affect customer trust. Thus, this study aims to examine the effect of E-Marketplace reputation on customer trust in online shopping. From the results of hypothesis testing using SEM-PLS on the research model, it is evidenced that E-Marketplace reputation and group reference affect customer trust, and customer trust influences relationship commitment. In other words, Ho is rejected meaning that all hypotheses are proven. Therefore, it can be said that all variables have positive effects.

From the results obtained, customers prefer to use E-Marketplace on the mobile app platform. In the E-Marketplace, most respondents prefer to look at product price variety. The problem often faced by respondents is sellers' slow response in the E-Marketplace. For payment method, respondents prefer to use Virtual Account Bank, and this is not a serious problem for E-Marketplaces because each E-Marketplace has been equipped with Virtual Account payments.

This research only covers the respondents domiciling in Jakarta. For future study, the scope may be extended to other areas such as Bogor, Depok, Tangerang, and Bekasi in order to gain more structured data. Based on the results of hypothesis testing, dependent variables can be influenced by independent variables. Therefore, it is important for other researchers to conduct further research using different variables in order to find out other factors that can affect customer trust in online shopping. Other researchers can also use the same variables, but with different indicators. In this research, the number of respondents is 176. For further research, more respondents can be added so that the sample of each region will be proportional. For E-Marketplace companies, they can focus more on enhancing reputation by protecting the company's good image within the society and managing company finances wisely to build customer trust. Therefore, the relationship commitment between E-Marketplace and customers will grow.

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